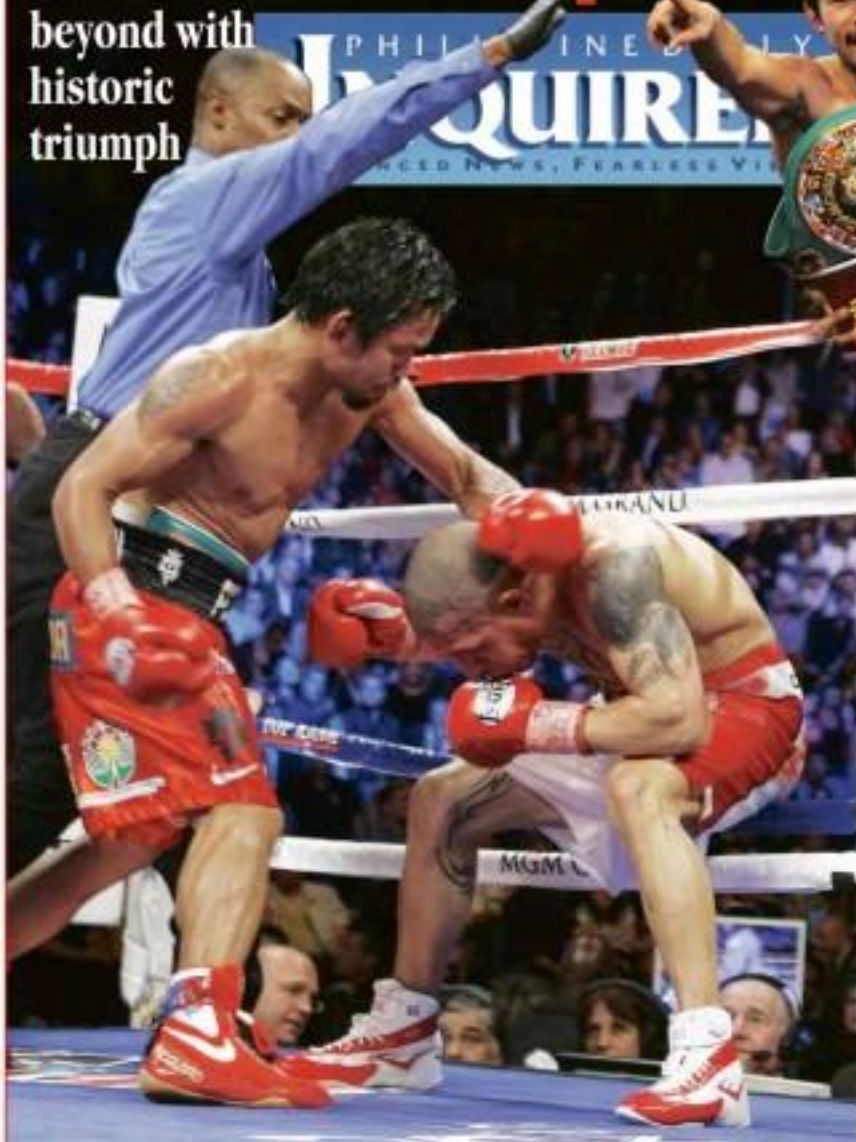


'Greatest fighter of era' is Filipino

Pacquiao stuns RP and beyond with historic triumph

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CROWNING GLORY Filipino-Mexican Pacquiao (left) punches Puerto Rican Miguel Cotto in the ropes as referee Kenny Bayless steps in to stop the fight in the 12th round of their WBO welterweight title fight in Las Vegas. In composite photo (top), the boxing hero shows off some of his championship belts. (See related stories and more photos in Sports section.)

By Frank T.J. Ochoa
Assistant Sports Editor

LAS VEGAS—HE LIKENED himself to a tiger. Actually, he could have referred to himself as a boxing deity and no one would have argued.

Manny Pacquiao, scoring two early knockdowns and unleashing furious, calculating punishment the rest of the way, stopped Miguel Cotto via a 12th-round technical knockout to become the first fighter to collect world crowns in seven weight classes on Saturday night at the MGM Grand's Garden Arena.

"He's the greatest fighter of his era, for sure, 100 percent," Pacquiao's American trainer Freddie Roach said when the slaughter ended.

Pacquiao flouted the Puerto Rican ex-champion in the third and fourth rounds, and then systematically dismantled him until referee Kenny Bayless mercifully pulled the plug in the ninth round, crowning the Filipino the new World Boxing Organization

CHAMPION.



They stayed, watched fight with constituents

By Laila B. Salaverria

PACKUO OF JOHNNY TRISH FROM IN their widely criticized jacket in Las Vegas for the Manny Pacquiao Miguel Cotto bout, some politicians seized the local paper-now broadcast in the cozy company of their constituents.

After years of coaching Pacquiao's fight in the United States, Barack

THEY STAYED 121

WHAT'S INSIDE

As international as learning can get

LEARNING / F1

Oil companies vow to stagger price hikes

NEWS / A2

Shell ordered to pay P7B in taxes

NEWS / A2

Katy Perry rocks for storm victims

NEWS / A10

After storms, Pinoys on top of world

FILIPINOS SAVORED MANNY PACQUIAO's latest triumph, whooping it up whenever they were.

President Mañlapal-Arroyo congratulated the boxing world's pound-for-pound king, declaring that his victory showed yet again that "Filipino grit and determination triumph

over great odds."

"I hope we can all learn from his example so that, together, we can also move forward as a nation," Mañlapal-Arroyo said in a statement issued in Singapore, where she was attending the Asia-Pacific Economic Cooperation (APEC) forum.

In churches, bars, restaurants, town plazas, basketball courts and crowded neighborhoods across the country, millions of Filipinos erupted in wild cheers and thunderous applause after watching on TV or listening to radio broadcasts of Pacquiao's win.

AFTER STORMS 122



MULTITUDE OF PACHAN FANS Above: 18,000 people watching the live internet of the world title fight from Las Vegas celebrate inside Araneta Coliseum in Calcutta, Queens City, after the Filipino boxing superstar clinched his Puerto Rican foe.

123/124



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With Edu, admin turns to tired formula

By Raymond
Hoskins

THE ADMINISTRATION'S informal coalition plunged a gaping hole in its May election campaign with the last-minute endorsement of anti-TV host Ed Bradley to the running mate of nominally resigned Defense Secretary Cohen (Ensign, p. 10).

Whisper: Lufthansa (LH) supports the world of short-haul, reliability is group life line in offering company in which freedom (new) by President

ANALYSIS

quadrants of the continent's population and conditions, including badly in the south. His proposals calling for September elections will move them 10 percent, compared to the more than 5 percent of the apparatus from elections.

News: "Miserable" Analysis of the Liberal Party

On **the** **main**

and having a hot and unpopulated site at the defense department... the springboard of the popular Ramesh Magarwal to the presidency.

to the advantage of private industry which required the election to national office outside areas where the influence was strong. This action was taken by Fernando de la Rúa, who is the 1994 election incumbent. The

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On the basis of this data, public works seemed to be very successful. According to the survey, 60 percent of business owners thought Joseph P. Kamp was the best mayor since 1990.

that he decided joined the administration's coalition while the Liberal Party was already crumbling from its internal

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US judge in Marcos case earns rebuke

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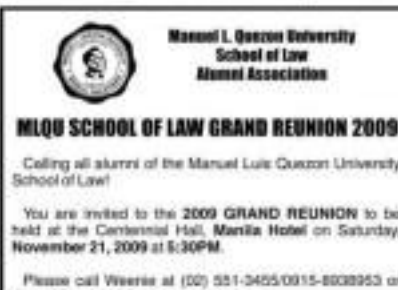


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RP to push for single Asean visa

By Jerome Aboag

THE PHILIPPINES will push for the adoption of a common visa to the 10 member states of the Association of Southeast Asian Nations to enable visitors from outside the region to travel to any Asian country without needing to get a visa from each country, local officials said.

Libanan said yesterday the Philippines would propose for a common visa to the 10 member states of the Association of Southeast Asian Nations to enable visitors from outside the region to travel to any Asian country without needing to get a visa from each country, local officials said.

It was following the general of 20 from group countries, mostly belonging to the European Community, which have abolished border controls and established a common visa-free Schengen area, Libanan said.

Libanan said a common visa would bring "huge benefits" to Asian countries, particularly in the fields of trade, investment and tourism.

He said the Philippines, Brunei, Indonesia, Laos, Malaysia, Singapore, Thailand and Vietnam.

Under the Philippine proposal, visitors of countries not belonging to Asian may apply for a single visa that would enable them to travel freely to any Asian country without needing to get a visa from each country, local officials said.

"It is a multi-country policy which is a benefit to our country and the world," Libanan said.



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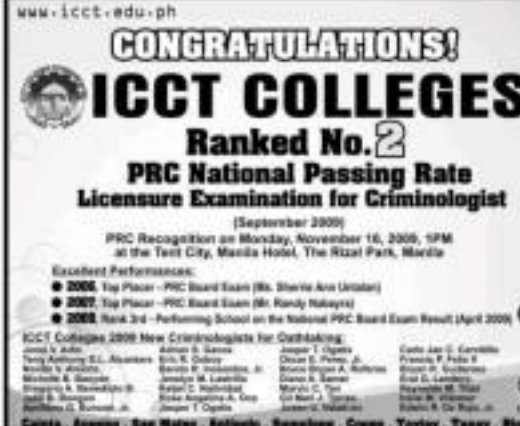
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Cat's eyes in Tacloban h'way needed

100

Pangasinan farmers' woes linger

By Gabriela Santos
Singapore Straits Times

BOHOLANG, PHILIPPINES—In this day of the post-famine relief and adjoining villages in Pangasinan should already be busy reaping their lush harvest from planting. Farmers should also be going around looking for new crops in the market.

But after the massive flooding that hit the province last month, farmers have been rendered idle. Their rice fields, built to water by the flood, have been damaged. The rice has been washed away, and the farmers are now left with a lot of rice in the field.

Local traders say they are still not able to plant. Local traders say they are still not able to plant. Local traders say they are still not able to plant.

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FARMER Fred Dizon, 70, of the village San Andres, Villasis, Pangasinan, farmers who were hit by the flood damage by the floods brought by Tropical Depression "Teging". He said his farmers will be damaged because the flood, which was heavy rain on the market.

But, we were not able to save our harvest yield," Santos said.

The farmers would have earned more money to buy seeds if their rice harvest was saved from being damaged.

Zacarias said the village's rice fields were flooded. The rice fields were flooded. The rice fields were flooded.

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one has come to his," he said.

The farmers have not heard from government agencies yet, Santos said.

Before the flood, a representative from the Department of Agriculture (DA) said, that the farmers would have earned more money to buy seeds if their rice harvest was saved from being damaged.

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most villages in this town plan to start after the next planting season.

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'Kangkong' key to mine cleanup

By Vincent Guinto
Singapore Straits Times

BAJOS CITY—"KANGKONG" (CRAB grass) and "gabi" (cane) are the main crops in the area. The area is a coastal area. The area is a coastal area.

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environment because of mining activities in the area.

Crabgrass and the other plants that are found in the area are the main crops in the area. The area is a coastal area.

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They stayed, watched fight with constituents

Excerpt: AJ

Rep. Eduardo Páez (PUSC) said he decided to sponsor a public viewing of Paizola's last on-line response, in which he asked his fellow officials, youth leaders and political supporters, including victims of a recent

The House committee earlier said it was dropping the inquiry in the wake of a massive fire that killed 17 people in a boarding house and destroyed some 50 houses on Nov. 2.

And, although he was nowhere near his job at the IBM Global Forum, the lawmaker said he will manage to "cover" the fight he's involved in.

The congressman, who recently chaired the Philippine Olympic Committee, said he gave \$100,000 to \$200,000 amounts of what he saw on TV via phone patch over Radio Manila.

Since he has always been part of the spurs's cheering squad in his previous fights in the United States, Fournelle said he personally had to explain to the PLL spurs ring, not why he could not join him on Sunday.

Satur in the crowd

Bryan Miller Rep. (near Chicago), who just won announced plans to run for the Senate, said he saw the light at First Monmouth Stadium in Monks, where the live broadcast was open to the public free of charge.

Sharing the cross-country jubilation over Piquero's 12-round demolition of his Puerto Rican foe, Orange said the victory could easily mean more for the boxing hero should he receive another.

Parsons lost in the congressional race in South Carolina in 2007. The largely popular attorney, who now has a thriving show-biz career on the side, reportedly plans to take another crack at a House seat to represent Saragun's position in the May election next year.

Save to save more

"Yes, such superb performance can easily get the voters in Thompsonville run by public office," Ocampo said. "But that doesn't necessarily mean he should run, so that it would make him a good legislator or public executive."

Chicago and Pennsylvania were, therefore, not among the targets of militant groups who previously needed approval from officials and legislators who flew to Las Vegas to watch the World Center fight.

Antonio Tiano, national chair of the Alliance of Concerned Teachers (ACT), said it would have been better if they had just denounced the union leaders they oppose, working in Las Vegas in terms of "order" and "pacing," the latter criticism that annoyed the

"They should be aware that there will be a huge public backlash against politicians who will try to look to Mommy's limelight," Thore warned.

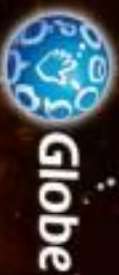
NP; Speaker claimed

Students' dignity—condition that brings basic ethical demands—“who left their seats and the stacks of legislative work aside, supposedly to give moral support to Mason when his flight from becoming national president.”

"We are these amazingly resilient men who get back to work immediately after the most painful social legislation that would harm the interests of the Filipino people, including both workers and employers," says...

Other militant groups like the League of Filipinos, Ibalong, Anakbayan and the National Union of Students of the Philippines either protested the so-called "planonista" strike by the teachers. With a report

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The World

Editor Lawrence B. Gueco

After 7 years, portrait of 9/11 'jackal' emerges

WASHINGTON—NOT LONG AFTER HE WAS roasted from bed and seized in a pre-dawn raid in Pakistan in March 2003, Khalid Sheikh Mohammed gave his captors two demands: He wanted a lawyer, and he wanted to be taken to New York.

After a nearly seven-year odyssey that took him to seven CIA jails in Europe and a US military prison in Cuba, the prisoner is likely to get his wishes.

He will be the most senior leader of al-Qaida to date held

in custody. He is also widely regarded as the most senior al-Qaida operative, and he has been one of the high-profile targets of the US military, and for years before the Sept. 11 attacks, he refused to swear an oath of loyalty to his leader—figuring that if the al-Qaida leader attacked the Sept. 11 plan, he would not have to obey the order.

A detailed portrait of the life and activities of Mohammed, 44, has emerged in the years since his capture. Killed in by



Khalid Sheikh Mohammed in photo allegedly taken by the team national Committee of the Red Cross

discredited CIA documents, interrogation transcripts, the report of the Sept. 11 commission and his own testimony at a military tribunal. And the most significant revelation (and a surprise) is that he will be a great stage for a man who described himself as a "jackal," connected with a mob for pre-9/11 activities against the US.

"The trial will be more than just a trial for him," said Agostino

Salinas, author of "Global 2.0: A new world order," and a senior consultant to several governments.

"It will be a chance for him to tell the world's story."

"The more he's been waiting for this for a very long time," Salinas added.

The last time Mohammed had such a platform was at a military hearing at Guantanamo Bay, Cuba, where he delivered an often scolding response to a number of topics, including American history, citing Martin Luther King and the Revolutionary War.

US, Asean drop call for Suu Kyi's release

SINGAPORE—PRESIDENT BARACK OBAMA and his Southeast Asian counterparts are expected to drop a call for Burma's (Myanmar's) ruling generals to release political prisoners, including pro-democracy leader Aung San Suu Kyi, ahead of elections next year.



SUUKYI

A joint statement is to be issued after a summit Sunday between the US president and leaders of the Association of Southeast Asian Nations (Asean)—which first came together in 1967 as an entire nation in Burma, a major factor in its relations between the two sides.

The leaders are expected to "be general election to be held in Burma in 2010 must be conducted in a free, fair, inclusive and transparent manner in order to be credible to the international community," according to a final draft of the statement.

Obama, in a broad policy speech in Tokyo in January, made a point of mentioning Suu Kyi by name.

But the leader's statement does not make any mention of political prisoners—including Nobel Peace Prize laureate Suu Kyi, who has spent 14 of the last 20 years in detention. The omission is glaring, since the US had insisted on the release of such a release in a previous draft.

According to the old draft, the US would "urge" a free election in the junta to "help create the conditions for credible elections, including by releasing political prisoners and including a dialogue with political parties and ethnic minority groups."

The final draft only has leaders calling on the military government to initiate "a dialogue with all stakeholders to ensure that the process is fully inclusive."

The final government has said it is unlikely to hold elections next year but has not clarified whether Suu Kyi will be allowed to participate. The junta refused to honor the result of the last election in 1990 when Suu Kyi's party won by a landslide.

Still, the United States recently issued its policy toward Burma by initiating talks with the generals, a free trade deal remains uncertain, and it is likely that the US will be able to do so.

Earlier this month, US senior officials met in Burma for talks, and also had a private meeting with Suu Kyi. It was the highest-level US visit to Burma in 14 years.

Suu Kyi's US tour comes—held just after the Asia-Pacific Economic Cooperation forum ends—is the outcome of the new thinking in Washington that ignoring Burma will not yield any results, and relations with Myanmar should not be held hostage by the junta.

Previous administration had refused to hold relations with Burma because it meant sitting at the same table with Burma, which is a member of the regional grouping.

The United States and Burma Prime Minister Thein Sein were likely to sit side by side, but it was not known if they would hold direct talks.

Analysts say the US will continue to be tough, even in the future.

"The state should expect America to simply say yes, nothing things to the general in Myanmar," said James Tan of the Singapore Institute for International Affairs. "The signals that the Americans and all of us in Asia expect are for clean, honest elections in Myanmar."



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WHAT'S INSIDE

■ **Tiger tops Aussie golf by 2 shots (A38)**

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THE DESTRUCTION of Miguel Cotto is thorough, and Manny Pacquiao (left) makes sure he gets maximum publicity as he keeps victory over every opponent he faces. He's the one in the sixth round.

Megafight with Floyd gets crowd's support

By Francis T. Ochoa

LAS VEGAS—LARRY MCKENNA, 70, is a fan of Manny Pacquiao's boxing career.

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A rare 3peat for Kia's Asia and Pacific Top Distributor CAC Elevated to KIA's Elite ZENITH Club

In a rare display of outstanding performance recognized by the company of its peers, Colombian Anticor Corporation (CAC), Kia's official distributor in the Philippines, has been named as a member of Kia Motors' elite Zenith Club for 2009. CAC has consistently received the distinction for three consecutive years thereby establishing itself as Kia's longest distributor in the Asia-Pacific region.

The Zenith Club, a distinguished and highly respected elite whose membership is limited only to top performing distributors around the world, is Kia Motors' reward program that sets a standard of excellence for its worldwide network of distributors. Its members are selected based on the annual Kia Distributor Performance Evaluation, an objective tool that aims to strengthen the capability of Kia's global distributors' network.

The Zenith Club Award was presented to Felix J. Mahlog, Jr., president and chief operating officer

(DOO) of CAC by Hyung Kwon Lee, president of Kia Motors Corporation, at a gala dinner held at the Liberton Hotel and Spa in Manila, Hawaii on October 20, 2009. The distinction cited Colombian Anticor Corporation's "Outstanding contributions and excellence of the highest degree as one of Kia Motors' top distributors in 2009."

CAC joined 17 other divisions that included countries in Western Europe, Eastern Europe, the Americas, Middle East, Asia and the Pacific Region.

In accepting the award, CAC president Felix J. Mahlog, Jr., acknowledged the singular focus and devotion of the men and women behind CAC's network of Kia dealers nationwide, whose efforts have served as the pivotal force behind CAC's overall performance.

"We are proud and honored by this recognition as CAC, by Kia's Zenith Club but in the same vein, this invites us to the added responsibility of being consistent in our efforts to

maintain outstanding sales all year-round," says Mahlog.

Since the establishment of Kia's Zenith Club in October 2005, CAC has been named to join that exclusive membership group for the third straight year, a rare distinction that establishes a record within the Kia's global distributors' network.



Photo shows the Zenith Club Award being presented to Mr. Felix J. Mahlog, Jr., President and Chief Operating Officer (DOO) of CAC by Hyung Kwon Lee, President of Kia Motors Corporation.



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Nov. 20 - 22, 27 - 29 Gateway City Mall, Alabang, Muntinlupa City

Nov. 27 - 30 Market Market, Taguig City

Nov. 28 - Dec. 2 SM Megamall

Rookie powers Bucks to 5th win

Jennings scores club record 55 points

MILWAUKEE—BROOKLYN JENNINGS SCORED 55 POINTS, breaking Kansas City's club record, to lead the Milwaukee Bucks to a season-high 124-125 victory Sunday over the Golden State Warriors.

Jennings poured in 50 points in the third quarter, then scored 20 in the final 2:11 to lead off the victory and become only the third Bucks player to score more than 50 in a game.

Jennings scored 15 straight points during the third period to help the Bucks overcome a nine-point deficit and take home tonight for the first time

in more than two years. With five wins and two losses, the Bucks are off to their best start since 2005.

Andre Iguodala, then injured, led 51 points on 36, 21, 17/10 against Seattle. The NBA rookie record was set by Wilt Chamberlain with 58 points for Philadelphia against Detroit in January 1960.

In Miami, Dwyane Wade's last-second three-point shot left Utah almost past victory line Sunday 81-80.

Wade's shot came after the four Bulls players tipped to Rudy Albritton missed nearly with 4.1 seconds to go. AP

OTHER RESULTS: Atlanta 121, New Orleans 91; Portland 91, Seattle 71; Dallas 93, Boston 88; Detroit 91, Washington 85; Chicago 92, Philadelphia 89; Memphis 89, Minnesota 87; Phoenix 91, San Antonio 87.

Paris Masters: Djokovic blasts Nadal, reaches final vs Muffits

MILWAUKEE—DANIEL KREJCIK REACHED THE FINAL OF THE Paris Masters for the first time by top-seeded Novak Djokovic.

The 27-year-old Serb, the third seed, will meet Rafael Nadal, who defeated the French Open champion in the semifinals.

The third seed, who won last year's Wimbledon, will meet the French Open champion in the semifinals.

The third seed, who won last year's Wimbledon, will meet the French Open champion in the semifinals.

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SPORTS

Tiger tops Aussie golf by 2 shots

MELBOURNE, AUSTRALIA—TIGER WOODS GAVE A RECORD crowd at Kingspan Health what they wanted to see—regular shots and a closing round of Sunday felt to win the Australian Masters on Monday for his seventh victory of the year.

In his first trip to Australia in 13 years, Woods put on quite a show for his \$20-million appearance fee.

Woods pulled away from a three-way tie for the lead with three holes to his opening six holes, then showed control with one shot in a birdie putt on the par-3 13th that secured the flag and triggered a first win.

He wound up with a two-shot victory over Greg Chalmers, who simply couldn't keep up along the back nine.

Woods has won 42 times around the world and is 13 consecutive at WOODS: He picks the pace in Sunday. AP



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INFOTECH

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Samsung's one-touch button affair

By Clayton Phillips
Column Editor

PEOPLE WHO USE BILLS PRINT WHEN they mine from the Internet will find good value in Samsung's new printer products. With just one touch of a button, no screen, computer control will simply bring out on paper straight from the printer.

To have a working with just one page for bills or doing print views that someone will not produce what is displayed on the computer screen.

This innovative application of the one-touch concept will carry those from printer users to the case of on-screen content printing. For example, one touch of this single line, but helps save time while increasing cost and paper savings.

The one-touch concept for Samsung printers, based on integral part to the philosophy behind the introduction of its latest line of printers for the local market. Future features for its next-line printers, Samsung has been aggressively targeting users who value simplicity and printer cost after better features such as the one-touch feature.

There are 15 new printers that will be available in the local market, all designed to reduce the printing operation with one improvement that reduces productivity. Using power mode to become a top choice based in the regional lower printer market, the company aims to further expand its market share to the consumers and enterprise very much to the detriment of its maintaining cost of ownership.

"Samsung has succeeded in the computer market by consistently introducing innovative, cutting-edge printing technology and products. We work to provide products and services that match and exceed customer and business needs, and this has enabled us to succeed

both in cost printing innovation in design and technology through the years," said Hyung-Min, Samsung's president for strategic marketing, sales, digital printing division, digital media and communications.

Business of Samsung Electronics Co., Ltd.

Samsung consumer research has taught Samsung that printing content from the Internet has become the second most common use for printers. Aside from the one-touch Print Screen function, Samsung has also introduced a feature for use to PC features, which can do on-demand printing of the copy, and an AutoPrint that features that enables users to copy select entire content and print it on a separate template for sharing or printing.

Stronger entry line

"The entry line up has been very much strengthened, and this will be apparent in March next year when we do a more extensive launch," he said.

Many line products enter in the market through the lower price. The M1, M40, for example, with its new compact design, is easily the most compact in the market work space. The model is popular for home and small-business features.

One standout feature also emphasized in the simple printer series is the lower fare. Models, which will still allow the same quality print as with 35-50 percent lower price. One of its most original designs, these printers are likewise able to produce print output as relatively fast speeds.

The introduction model, which also features, copying, scanning and printing, have several new exciting features that make them ideal for students and larger-sized offices. The SC-X610E, for example, delivers more than 100 pages per minute (ppm) of the print.



PS-1440

allow for copying two sides of an object and printing it on a single page.

Another multi-functional printer, the SP-5600N is also for printing, featuring a 20-page paper tray. It also features a fast three-second transmission speed. The SP-5600N is a wireless with Ethernet back up that allows it to continuously receive and store data for up to 96 hours during transmission (print) in transmission.

Aggressive sales pitch

In the Philippine market, Samsung printers as a stronger sales pitch come year in year out with the entry of its new products.

"There's very optimism about the Philippines," said Jeongmin Kim, Samsung Electronics, South Korea, advised the Information Technology Division.

Likewise, the printing business has been expanded to one of Samsung's key growth regions. Despite the economic, Samsung has backed industry trend, and is showing strong growth while established competitors are seeing sharp declines.

The company reported a year-over-year increase in market share of 5.4 percent for the Asian region in the second quarter of 2002.

According to IDC's Singapore market by area, Samsung has been the most successful brand leadership with 14 percent of sellable market share by volume in the second quarter of the year.

Consumers, enterprises embrace Windows 7

By Ralph G. Ho

IT'S YOUR BEST MILLION people worldwide. Just a touch, that is—to tell Microsoft how to build Windows 7.

At a break-out from here, users were not enough. Microsoft also announced 10,000 online reviewers, as well as new members and usability studies involving 2,000 reviewers.

After months of beta testing, online reviewers, user research, and usability studies, the resulting operating system has won the hearts of both consumers and enterprise users.

Microsoft Philippines managing director John Henry says that the company's local team is not usually sure how many developers there already are on the operating system.

"A lot of developers happen internally and don't go through us, so we don't have the exact number. It's that easy to deploy, so the developers that we know of, there are about 15," he states.

Microsoft Asia Pacific general manager for Windows Richard Fennell says the company is very pleased with the response (in Windows 7) so far.

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No Time Across-Channel

BANKING GIANT CITICORP would be the first to admit that it would take some time before its operations in the United States get back to where they were before the onset of the subprime crisis, which eventually led to a global economic downturn from which most countries are still recovering.

The crisis, described as the worst since the Great Depression of the 1930s, has been described as the US economy has finally been able to post growth since the collapse of Lehman Brothers in 2008, but the United States remains weak, and the economic recovery remains weak and uncertain in that real and sustained recovery is still far off the horizon.

Due to light spots on Citigroup, however, in 2002.

Modelling its own

While the region was not immune to the crisis, Asia has been able to hold its own and its banking sector has remained strong.

That spells opportunity for Citigroup, and Waikiki Ape, Citigroup's chief executive for Asia Pacific, wants to make sure that the bank takes advantage of those chances to become even a stronger presence in the region.

Aggravated by the Philippines' refusal to share its operations data and to track some time to talk to the language about where U.S. ships are headed within its waters, the U.S. is increasing

Question: What is Citi's Asia portfolio today and what markets do you consider the fastest growing in the region?

Agree Our Asian Strategy is aimed at some three and half as markets that are always highlighted for expansion or growth plans. They are important to us but are absolutely not huge and successful businesses in the Philippines, Singapore, Malaysia, Indonesia, Hong Kong, South Korea, Taiwan, for example.

We are present in 18 markets in Asia-Pacific, and offer the full spectrum of financial services through close to 530 branches serving 22 million consumer customers. We also serve the region's top local and multinational corporations, offer financial institutions, governments and their entities, and investors around the world.

Question: Where do you see the growth for you in this part of the world going forward?

Apia. An investment-fueled upsurge in the U.S. This region's key economic and demographic drivers play to our key strengths. Growth is strong—Latin economies are growing at two to three times faster than developed markets and regional GDP is 14.4% higher. In 2009, trade volume in the region reached 7.5 million. This region is home to 3.4 million people, including a fast-growing middle class, who need basic retail banking services. There is a large and growing mass affluent segment in Latin Pacific despite the impact of the global economic crisis on personal wealth over the past two years.

Our Asian branch is aligned on all of these opportunities.

Global location

Most Asian companies are global leaders in their respective industries with sophisticated assets, and need our support in debt and equity financing, currencies and rates hedging, liquidity and cash management, M&A and advisory. Today, eight out of the 12 largest global firms by market cap are Asian compared to none in 1990.

We are confident our global platform, global and regional relationships and our continual investment in the business and people stand OII in good stead in the region to take advantage of future opportunities.

Question: How important is the Philip-
pines in Citi's Asia portfolio?

Citigroup widens Asian footprint

Banking giant bullish on region's growth prospects



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Full on for the season

Cost-effective CSR needed

MIKE AND MARI CORPO. intend to use as beginning to realize the need to incorporate a cost-effective corporate social responsibility (CSR) program for their business in the coming months.

Costs involved by Prof. Felix Alimena, vice chair of the Board of Directors and executive director of the Bureau of Corporate Social Responsibility.

Following together the CSR, Alimena emphasized, goes government, NGOs and private companies the social responsibility.

For these three actions, it makes good business and economic sense to come together for the common good.

Alimena explained that companies will focus first on an environment that is healthy and conducive for profit making, which is why they must invest in machine maintenance and safety measures to ensure good quality and quantity of output.

Alimena explained that companies will focus first on an environment that is healthy and conducive for profit making, which is why they must invest in machine maintenance and safety measures to ensure good quality and quantity of output.

Alimena said.

"Companies must not pay for anything that is not needed for a good cause," Alimena said.

"The Philippines is leading from this example. One should have come up with products and services that are not needed for a good cause and the underprivileged sector of

living. Professions of the cost of making new machines, for example, go to livelihood or job generating projects of these firms."

Compared with Europe and America, however, Asia still lacks the maturity to make it effective for business. Alimena acknowledged the fact that while there are of both being done, Asian corporate social manager and social activities are different.

While most developed countries are now the issue of climate change, Asia still has to contend with poverty alleviation as part of other corporate social responsibility issues like clean water and health. That is why Asia needs to come together and learn from its rich neighbors on how to make CSR in these pressing times," Alimena added.

Learning and sharing best CSR practices is one of the benefits expected from the coming 10th Asian Forum on Corporate Social Responsibility (AFCSR) to be held in Asia, 13 and 14 in the Green Plaza Hotel, Manila.

With CSR practitioners, academicians, and industry experts from all over the world participating, the forum will tackle the theme: Sustaining CSR in Difficult Times. How does business come, benefit and why it still makes good business sense.

The AFCSR is considered as Asia's foremost conference and one of its kind in corporate social responsibility.

Meanwhile, Indigo, a demonstration and an exhibition is expected to present delegates with new knowledge and skills on CSR programs in the areas of environment, labor, workplace practices, social responsibility and community involvement, human rights education, and supply chain responsibility.

COMMITMENT TO CORPORATE SOCIAL RESPONSIBILITY (CSR) has now become commonplace in the corporate world. Financially savvy but socially responsible business leaders recognize CSR is an integral part of their business.

More recently, these social initiatives are their way of sharing economic wealth with the less fortunate members of the community. Many have adopted initiatives aimed at minimizing damage to the environment.

But, however, how fully integrated their CSR initiatives into their overall strategic plan and business models. PUFFY (Philippine United Financials) earlier called such "strategic CSR," and most recently, the Asian Group has announced its plans to adopt "a new way of doing business that promotes sustainable value for all stakeholders."

By and large, however, the concept remains confined to the status of a mere financial obligation of CSR. Most still consider it as a form of giving and as a means of sharing with society the cost of managing the environment, alleviating poverty, and educating the young. In other words, initiatives exist as a need to keep one's profits.

An alternative view From different and more time-honored perspectives, corporate social responsibility is a contribution to society. In capitalist economies, the core, or the segment, the CSR responsibility of business firms is to create economic value for their owners—that is, to generate profits. Apart from this, institutionally mandated view, business corporations do not have any other responsibility to society.

Moreover, as social institutions, business firms are not subject to the same ethical norms as individual members of society are—including corporate CEOs and board members. Besides, Hartmann pointed to economic goals, efficiency, and the results done for themselves. What Waddock believes with his life—and the wealth he has accumulated—is a capitalistic approach.

PUFFY and the Asian Group of Companies will be judged by the local measures of CSR.

Corporate social responsibility: Calling a spade a spade

MAPPING THE FUTURE

Nicolas S. Padayab



recent times. Many V. Srinivasan and the Chief Executive Officer and the Chief Executive Officer and the Chief Executive Officer.

Just as the Church is threatened by the influence of secularism, so are business corporations severely impacted by the influence of the individuals who own them, manage them, or participate them.

Many of the socially beneficial initiatives undertaken by business corporations are merely because that's where the money pays to be made, but because they are in their long-run strategic interest.

There is building hybrid core and developing business segments within CSR. Because that's where the money pays to be made, but because they are in their long-run strategic interest.

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Citi widens footprint in Asia

AGRIC Citi has announced the Philippines since 1992 and now as part of its strategy to help build the financial infrastructure of the country, which has included leading the development and growth of the Citi in the Philippines. The business of the Citi in the Philippines, the business of the Citi in the Philippines, the business of the Citi in the Philippines.

As one of our key markets in the region, we have periodically increased our capital investment in the bank. Last year, we increased our equity stake in Citi in the Philippines, which an additional \$300 million capital investment.

We are seeing opportunities for growth in the consumer and retail sector—one of the most exciting in our country to see vibrant, world-class cities in the middle banking space. The business has been heavily invested in an integrated system for our consumer business.

Citi is also the largest lender of capital in the Philippines, and our wealth management business is one of the top five in terms of market share in Asia Pacific.

Questions: There is increasing competition in the industry with several new players setting up shop. What specific challenges do you foresee for Citi in the Philippines?

Agri: We believe the competitive environment is not as intense as the last few financial crises and customers generally haven't increased competition in the market place. We have always been a cost-effective company, bringing new and innovative products to the market and our customers to

making a fairly solid commitment. This is not to say that business firms should not undertake socially beneficial projects. However, it must first be shown how meaningful social and environmental goals will impact on profit, and that doing so in specific ways will actually enhance profits.

If corporate managers are to be judged by the "profit imperative," then the more generally accepted triple bottom line (TBL) accounting principle must be seriously brought.

All, all too ignores the high degree of synergistic interconnectedness among the economic, environmental and financial aspects of the three dimensions. It does not recognize social, social, ecological and financial transactions should not be treated separately. The nature of interconnectedness must be viewed holistically because they affect and are affected by a dynamic and complex ecosystem in which the firm is inevitably embedded, and within which it must thrive.

The challenge Corporate must pursue their CSR initiatives as a means of fulfilling their mandate of maximizing shareholder value over the long haul. To achieve this, they should selectively develop products and services, and even specific markets that leverage their special resources, endowments and knowledge capabilities.

In this way, the underlying pursuit of profits will ensure the sustainability of the firm's contribution to society.

Considering that today's consumers, in states, governments and the various sectors of society are beginning to be deeply concerned with social and environmental issues, and are bound to pressure firms involved in social initiatives, corporate managers must act as conscience consciences to be socially responsible. They only have to be market driven.

(The article reflects the personal opinion of the author and does not reflect the official view of the Management Association of the Philippines. The author is Vice Chair of the MAF Publications and Advisory Research Committee, an advisory committee and a board-level management advisory panel. Feedback or comments may be sent to the author at: nicolas.s.padayab@citibank.com.ph.)

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CO - AMOXICLAV 225.5mg/50ml suspension	NATRAVOX	339.25	277.25	62.00
CO - AMOXICLAV 312mg/50ml suspension	NATRAVOX	407.50	324.25	83.25
CO - AMOXICLAV 400mg/50ml suspension	NATRAVOX	667.00	470.25	196.75
CO - AMOXICLAV 400mg/50ml suspension	NATRAVOX	300.00	261.90	38.10
CO - AMOXICLAV 1.2g vial	NATRAVOX	791.75	578.40	213.35
CO - AMOXICLAV 600mg vial	NATRAVOX	452.50	343.75	108.75

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BIOEQUIVALENCE (BE) became important during the last 10 years after it was proven that generic products having the same amounts of the drug may exhibit extreme differences in their safety and efficacy. International regulatory authorities, like the US-FDA and the European Medicines Agency, required companies to submit bioequivalence studies to establish that generic drugs are identical to the original products. However, in the Philippines, only 14 drugs are currently required to submit bioequivalence study for registration. It is still not mandatory for pharmaceutical companies to document safety and efficacy of all generic drugs through bioequivalence studies.

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By Miguel L. Ho

IN 1960, THE UNITED STATES government set up Arpanet, a network that allowed military, academic and civilian researchers to exchange military-related information. Communication became much easier. Physical distance, no matter how great, was no longer an issue.

Early pioneers, this 33 military creation has led to a flat world where virtually anyone can get hold of billions of bits of information with just a click of a mouse and a few keypresses. People thousands of miles away can now talk to each other as if they were seated side by side on their living room couch.

From children, those not even past pre-school age, can surf through the world's largest collection of computers—the Internet.

For the country's around 800,000 small, small and medium enterprises (SMEs) struggling to make a sale, the Internet offers a host of business opportunities at a very small fraction of the cost of setting up a physical office to sell their products and services or of placing an ad on TV or in newspapers.

Internet giant Google, local information technology education network IIT, entrepreneurship advisor Gofeature, and government policy-maker Commission on Information and Communications Technology have joined forces to place the power of the Internet at the disposal of these SMEs.

Local SMEs just need to sign up at www.google.com.ph/internet or to be honest, it is also advantage of the Business 50 million Package.

Establishing Internet presence

Derek Cohen, Google regional marketing manager for Southeast Asia, informs that the program aims to help SMEs reach the more than 25 million Filipinos and 1 billion other people around the world who use the Internet.

"The Internet can be a platform for them to grow, but it's still a lot daunting. We want to help small businesses use the power of the Internet, to help them get online if they're not already there," he says.

Under the Business 50 million Package, registered participants will get 50,000 worth of free credits from Google AdWords, the Internet giant's online advertising platform.

Cohen explains that Google AdWords' ad-per-click model will lead SMEs to, in instead of being tied in a long-term advertising contract, payment will be based on when the SME's ads are actually clicked and on the number of clicks—an actual return—after their ads go.

Ad placement also does not depend on budget, he explains, as advertisers can choose to run ads with other advertisers to get a better listing on Google's site.

"It's an easier, not an easy," the Google AdWords chief says. "Not the top get through quality and user-friendly and listing strategies."

Unlike other websites that place flashy ads on the top, bottom and sides of their pages, Google AdWords ads are just from the ads listed in Google users' searches. These ads appear on the top or right side of a Google search page. These can also appear as display images on Google's partner sites where they are generally marked "by Google."

The more an ad generated and clicked, the higher up in the placement chain it will go, Cohen says.

"The initial 50,000 credits is just a way for SMEs to drive traffic to their sites," he claims.

Free website development

But before placing ads on Google, SMEs have to have a website first. This is where IIT comes in.

For the first 200 SMEs to register for the package, website development is free, courtesy of IIT members. Subsequent participants, on the other hand, have to pay.

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INTERNATIONAL EXPERTS ASK

'Does the Philippines have a heritage conservation plan?'

By Denise K. Matilla
Contributor

IN THE AFTERMATH OF Tropical Storm "Ondoy" and typhoon "Pepeng," public debates have centered on the need to re-evaluate the country's urban planning and development.

Recently, a panel of international experts gave their take on how the conservation of historical structures dovetails with contemporary life during a conference organized by the Instituto Tecnológico de Manila and Spanish Embassy recently at the Villa Manresa in Intramuros.

The forum titled "Key Issues for Historical Cities" was part of the international conference on the Manila Gateway and the Making of the Pasig organized by the Instituto Administrativo under Spanish Rector.

Present were conservation architect, Mico Manalo of Barcelona, Spain; Ms. Josepina Managaya, Ms. Josepina Managaya, the architecture dean of Madrid (the Escuela de Arquitectura), Josepina Managaya, from Madrid, and Francisco Pel and Carlos Luis from Spain. Moderation was Aquilino Villalón, business columnist.

"Is an imperative for conservation?" Manalo asked of heritage preservation. Of centuries-old dilapidated buildings, particularly the ones in Quiapo, Managaya asked the question. "Do we rehabilitate them or do we move out?"

In her presentation, Managaya used the urban renewal of the 1960s as an example. The aim, she says, is to deal with businesses that cause traffic congestion.

She proposed potential solutions for the urban renewal of the 1960s. She gave solutions, she said, include regulating tourism, proper zoning of commercial establishments and traffic planning.

Managaya said that as its contribution to the city's rehabilitation, Manalo asked to see how to come up with possible designs of multiple stories in the urban renewal in Madrid. All their plans, however, she said, will only succeed if there is a

An expert's advice: 'Have a clear idea of the city that you want to have'

holistic socio-economic and socio-cultural framework as well as strong political will.

Cultural mapping

To determine which to conserve, Manalo proposed a cultural mapping.

Manalo said that during the 1990s, Spain was experiencing a downturn and it was only until 2000s recognized it as a World Heritage Site that the city began to enjoy relative success owing to its cultural heritage.

"The city began to identify everything that makes it a world heritage site," Manalo said. "Was it the cuisine, the food, the literature or perhaps the people? Or perhaps the city's history?"

To find out what makes it tick, Spain conducted its own cultural mapping.

"After finding out these things, it was important for the citizens to realize that their own children, they know that they are only from Spain," said Manalo.

According to Manalo, Madrid and Valencia think alike in that when they leave their respective countries, they always talk about the cities they grew up in and how much they miss it.

"Spain is the south of the Philippines—something unique that can't be found in other countries," Manalo explained. "In Manila, we have a program that teaches people what a wonderful place we have. Projects can be done even without large sums of money."

Architect and professor Carlos Pel said that for a people to come around appreciating its cultural heritage "is a social process."

"We should not look at it as a problem but as a challenge," he said. "There's a need for an integrated and holistic plan

where stakeholders have a part to play."

Manalo suggested: "Have a clear idea of the city that you want to have."

He cautioned, however, that sometimes the city that you may want to have isn't exactly the city that can be built. There will be conflicting views, people will have different ideas."

Architect Pel of Spain posed a question: "Does Manila have

an urban plan?"

"Frankly, Vienna, London, Rome, they had plans," Pel said. "I have should be project for the city and a strategy for its implementation."

Then there's the question of money. "Are there resources available? If not, then the plan would be a failed plan," Pel said.

Manalo said it best: "We need to have the spirit to move to conserve our cities."

WHAT'S ON AT ROBINSONS



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CROSSWORD PUZZLE

Across: 1. A small, round, yellow fruit. 2. A small, round, yellow fruit. 3. A small, round, yellow fruit. 4. A small, round, yellow fruit. 5. A small, round, yellow fruit. 6. A small, round, yellow fruit. 7. A small, round, yellow fruit. 8. A small, round, yellow fruit. 9. A small, round, yellow fruit. 10. A small, round, yellow fruit. 11. A small, round, yellow fruit. 12. A small, round, yellow fruit. 13. A small, round, yellow fruit. 14. A small, round, yellow fruit. 15. A small, round, yellow fruit. 16. A small, round, yellow fruit. 17. A small, round, yellow fruit. 18. A small, round, yellow fruit. 19. A small, round, yellow fruit. 20. A small, round, yellow fruit. 21. A small, round, yellow fruit. 22. A small, round, yellow fruit. 23. A small, round, yellow fruit. 24. A small, round, yellow fruit. 25. A small, round, yellow fruit. 26. A small, round, yellow fruit. 27. A small, round, yellow fruit. 28. A small, round, yellow fruit. 29. A small, round, yellow fruit. 30. A small, round, yellow fruit. 31. A small, round, yellow fruit. 32. A small, round, yellow fruit. 33. A small, round, yellow fruit. 34. A small, round, yellow fruit. 35. A small, round, yellow fruit. 36. A small, round, yellow fruit. 37. A small, round, yellow fruit. 38. A small, round, yellow fruit. 39. A small, round, yellow fruit. 40. A small, round, yellow fruit. 41. A small, round, yellow fruit. 42. A small, round, yellow fruit. 43. A small, round, yellow fruit. 44. A small, round, yellow fruit. 45. A small, round, yellow fruit. 46. A small, round, yellow fruit. 47. A small, round, yellow fruit. 48. A small, round, yellow fruit. 49. A small, round, yellow fruit. 50. A small, round, yellow fruit. 51. A small, round, yellow fruit. 52. A small, round, yellow fruit. 53. A small, round, yellow fruit. 54. A small, round, yellow fruit. 55. A small, round, yellow fruit. 56. A small, round, yellow fruit. 57. A small, round, yellow fruit. 58. A small, round, yellow fruit. 59. A small, round, yellow fruit. 60. A small, round, yellow fruit. 61. A small, round, yellow fruit. 62. A small, round, yellow fruit. 63. A small, round, yellow fruit. 64. A small, round, yellow fruit. 65. A small, round, yellow fruit. 66. A small, round, yellow fruit. 67. A small, round, yellow fruit. 68. A small, round, yellow fruit. 69. A small, round, yellow fruit. 70. A small, round, yellow fruit. 71. A small, round, yellow fruit. 72. A small, round, yellow fruit. 73. A small, round, yellow fruit. 74. A small, round, yellow fruit. 75. A small, round, yellow fruit. 76. A small, round, yellow fruit. 77. A small, round, yellow fruit. 78. A small, round, yellow fruit. 79. A small, round, yellow fruit. 80. A small, round, yellow fruit. 81. A small, round, yellow fruit. 82. A small, round, yellow fruit. 83. A small, round, yellow fruit. 84. A small, round, yellow fruit. 85. A small, round, yellow fruit. 86. A small, round, yellow fruit. 87. A small, round, yellow fruit. 88. A small, round, yellow fruit. 89. A small, round, yellow fruit. 90. A small, round, yellow fruit. 91. A small, round, yellow fruit. 92. A small, round, yellow fruit. 93. A small, round, yellow fruit. 94. A small, round, yellow fruit. 95. A small, round, yellow fruit. 96. A small, round, yellow fruit. 97. A small, round, yellow fruit. 98. A small, round, yellow fruit. 99. A small, round, yellow fruit. 100. A small, round, yellow fruit.

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Aquarius (January 20 - February 19)
 You're a bit of a rebel, but you're also a bit of a dreamer. You're a bit of a rebel, but you're also a bit of a dreamer. You're a bit of a rebel, but you're also a bit of a dreamer.

Pisces (February 20 - March 19)
 You're a bit of a rebel, but you're also a bit of a dreamer. You're a bit of a rebel, but you're also a bit of a dreamer. You're a bit of a rebel, but you're also a bit of a dreamer.

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Concepts Suoku

8	23	5	14	
				3
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	6	7	5	2
4	5			8
	7	1	9	3
	4	2	9	6
6				2
7	2	3	6	5

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6	9	7	1	2	5	3	4	8
3	6	3	9	1	4	6	2	7
2	1	4	7	6	8	5	3	9
8	7	6	5	2	8	1	4	3
5	4	1	2	8	9	7	6	5
7	2	9	4	5	1	3	6	8
9	3	5	4	1	2	6	7	8

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 What about (5)
 Krista? (6) Could
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 more? (7) No, it's
 about."

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new moon

POWERCARD

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new moon

ENTERTAINMENT WEEKLY NOVEMBER 14, 2003

Merry-mix overload

LAST WEEK, WE CRIBBIT JOSEPH KATANA's remarkable career, "King Kong Family" so in spitting fire, because world's biggest comedy community movie, "Merry Mix," and wanted to see how his comedy ability had matured through the intervening years. Also, despite some fine moments, after the film had come to its official conclusion, we tried the best idea: Katana's presence in the scene had been possibly used in a more humorous, more subtle manner.

GREENHILLS CINEMAS

THEATRE MALL

PROMENADE

BASEMENT

BASEMENT

VIEWFINDER

Number 1, Xerox

KC Concepcion Dares YOU to Take the CloseUp Hallimeter Challenge

new moon

The movie throws in everything, in the hope that some of it will be funny

KC Concepcion Dares YOU to Take the CloseUp Hallimeter Challenge

new moon

The movie also suffers from an over-the-top, over-the-top style of humor

new moon

POWERCARD

POWERCARD

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new moon

new moon

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POWERCARD

POWERCARD

new moon

LEARNING

Editor Chelsa Band Fernandez

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COOL SCHOOL

United nations of education

International School Manila has standards comparable to the finest US private schools

Text by Nina Catherine Collaps
Photos by Joel Gooboc

A POOL FOR SCUBA diving, an aerobics pool, a red climbing facility, three air-conditioned indoor gyms, six tennis courts, and a centralized three-story library with several 80,000 books—all these and more make learning at the International School Manila (ISM) as much fun and stimulating as it is competitive.

The crescent-shaped ISM campus sprawls on 7.5 hectares in Taguig's Fort Bonifacio Global City.

Close to other complexes are tennis courts and basketball courts, on the other, shared facilities. There are tennis courts on the rooftop.

"Our school has created an environment that's ideal for learning," says Stephanie Hagdorn, director of recruitment and marketing of ISM.

Designed by Jean T. Malinao and Associates Inc., in collaboration with Chicago-based Perkins & Will and Chicago-DCM, the new ISM campus is fully ready for

improvement on the old structure in 2011. The school in Makati City 2001 moved to Taguig in 2002 after its lease on the old site expired.

High-quality classrooms have been custom-built to cater to the needs of the requirements of both students and teachers. At least 16 classrooms are "smart boards" or interactive electronic whiteboards. All classrooms have computers, Internet access and audio-visual devices.

For the elementary school provides the year-end studies tour of its campuses with classrooms in vibrant colors, their walls adorned with cut-out and

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2009 IIE Lesson Plan Contest

The Cory and Ninoy Legacies

THIS IS IT! TODAY is the deadline for submission of entries to the IIE Lesson Plan Contest: The Cory and Ninoy Legacies. The 2009 IIE Lesson Plan Contest is designed to encourage and reward the creative use of learning guides that will build awareness of the values of Cory and Ninoy Aquino in the country's democracy, as well as develop an appreciation for our forefathers.

Mechanics:

- This contest is open to all active teachers of elementary to high school (1st-4th year) students in public and private schools in the Philippines.

- Each participant must prepare an original, unpublished, clear and concise lesson plan on the prescribed theme using the contents of the lesson.

- The lesson plan must be classroom-tested, and preferably applicable for all grades and high school levels. It should come with an activity sheet for students and a worksheet for teachers, where applicable, must include assessment activities.

- Each participant who submits an entry represents and warrants that it is original and accurate, is his/her own original work, does not infringe the intellectual property, privacy or public rights of any other legal or moral rights of any third party, has not been entered in or won previous contests in the field, and has not been published or distributed previously in any media.

- The lesson plan may be submitted in hard copy or on CD or disk by postal mail or hand delivery to:

IIE Lesson Plan Contest
Cory and Ninoy Legacies
c/o Learning Section
Philippine Daily Inquirer
3F PDI Building, Paming Lungsod, Taguig and
Makati City

entries may be e-mailed in electronic format only. When appropriate, the consent of the school should be obtained. A contribution from the school administrative would be valued.

- Submissions must be accompanied by a cover sheet containing the following information:

- Teacher's name, home address, home phone, mobile phone, and e-mail address
- School, school address, school phone, and school e-mail address
- Grades or level taught, subject, and subject area
- Lesson plan title, grade-level focus, and content area

- A certificate that the lesson plan is original, teacher's own research and preparation, and is not a plagiarized work
- Teacher's signature and date

- Lesson plans will be judged on creativity and relevance, accuracy of information, degree of activity, engaging and stimulating students, organization, evaluation resources and to what degree they show proof of the use of the lesson as a learning resource. All entries will be judged by a panel of evaluators and jurists who will be selected by the IIE.

- Three winners will be selected from among the entries in the elementary level and three winners will be selected from among the entries in the high school level.

- Each of the six winners will be awarded a P10,000 cash prize and a P10,000 worth of educational gift certificates.

- Winning lesson plans will be published in the Learning Section of the Inquirer.

- The winners will be selected from among the entries in the elementary level and three winners will be selected from among the entries in the high school level.

- Each of the six winners will be awarded a P10,000 cash prize and a P10,000 worth of educational gift certificates.

Winning lesson plans will be published in the Learning Section of the Inquirer.

EASTWOOD MALL
presents

Merry Christmas and a Happy New Audi!

Spend P2000 at Eastwood City, Burgos Circle, Forbes Town Centre, The Clubhouse at Templo Drive, Paseo Center and The Venice Piazza at McKinley Hill from November 16, 2009 to January 15, 2010 and get a chance to win an

Audi A3

or one of these fabulous prizes:

One year supply of gas from Caltex

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One year free parking in Eastwood City

plus a P2000 worth of shopping gift certificate!

At these thought leaders:

At these thought leaders:

*Prizes cannot be redeemed at any of the above. A cash prize is subject to the same amount. For details, please visit the website.

